

# Juan Carlos Betancourt

Syracuse, New York, United States

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## EXPERIENCE

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### APPROVED CREDIT SERVICES

*Mortgage Loan Originator (MLO) | August 2023 – Present*

- Originate and process residential and chattel loan applications from initial inquiry through closing, ensuring accuracy and compliance at every stage of the loan lifecycle.
- Conduct in-depth client consultations to assess financial needs, explain loan products, interest rates, and program eligibility, and recommend suitable financing solutions.
- Collaborate with lenders, underwriters, and title companies to facilitate timely loan approvals and resolve any issues during the underwriting process.
- Specialize in chattel and manufactured home loans, developing expertise in a niche market segment and building a referral network of dealers and clients.
- Ensure full compliance with federal and state mortgage regulations, including RESPA, TILA, and NMLS licensing requirements, while maintaining strict borrower data privacy standards.
- Manage a pipeline of multiple loan files simultaneously, maintaining organized records and communicating proactively with clients throughout the approval process.
- Generated over \$450,000 in cumulative commission revenue for the company since joining, reflecting consistent loan production and sustained client development.

### THE DOLPHIN GREEN AND GOLD FUND, LLC.

*Financial Analyst Intern*

- Conducted deep quantitative and qualitative research on a variety of publicly traded companies.
- Applied Monte Carlo simulation to develop financial modeling.
- Presented findings and pitched a recommended strategy to the Board of Managers.
- Performed market research and analyzed prospective companies and portfolios.
- Assisted in the preparation of due diligence reports and recommendations.

### NBT BANK

*Student Associate Internship | May 2023 – August 2023*

- Balanced cash drawers, vaults, and ATM deposits, minimizing discrepancies and maintaining a high level of accuracy.
- Managed deposits and withdrawals of up to \$25,000 and dealt with personal and business clients.
- Assisted clients by providing excellent customer service and helping them identify their financial service needs by explaining fees, service charges, interest rates, and bank policies.
- Complied with disclosure requirements, regulations, and customer privacy policy while assisting the branch in meeting sales and production objectives.

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## EDUCATION

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### LE MOYNE COLLEGE – MADDEN SCHOOL OF BUSINESS

*B.S. Finance | May 2024*

- Honors: Dean's List 3x, Phi Theta Kappa Honors Society
- Student Fund
- Spanish National Honor Society